



-  Market Position
-  IR Corner
-  Highlight Product
-  MTL Happening
-  Etc.

Investor Relations Team, Corporate Secretariat Department
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Key information

Vision

“ To be the customers’ trusted lifetime partner through innovative life and health solutions by putting customers at the heart of everything we do ”

Mission

- ❖ We are the regional life insurance leader with financial and brand strength under corporate governance and risk management frameworks of international standard.
- ❖ We strive to understand the ever-changing customers’ needs and behaviors in order to provide superior products and relevant services that help our customers attain financial security and lead healthy and fulfilling lives.
- ❖ We give our priority to long-term sustainability together with delivering happiness to our customers, employees, partners, shareholders and society.

Company Profile:

6 April 1951 Date of establishment
1 October 2012 Conversion to public company limited

Registered Capital: 1,000 million Baht

Shareholding Proportion:



Chairman: Mr. Photipong Lamsam

President & CEO: Mr. Sara Lamsam

No. of Branches: 172 (exclude Head Office)

No. of Agent Offices: 47 (As of 10 May 2019)

No. of Care Service Network: Hospital (309), Clinic (171)

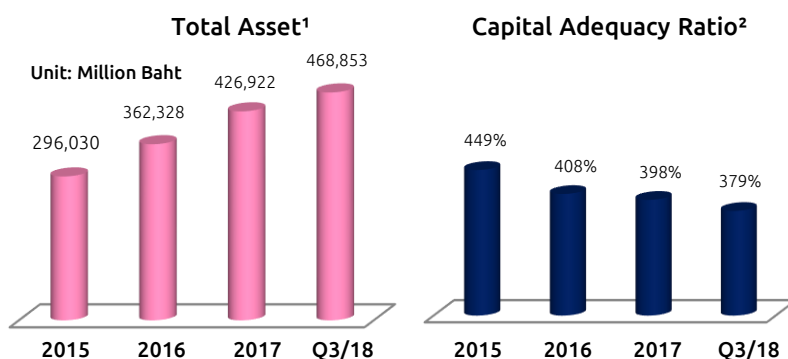
Representative Office: Yangon, Myanmar

Credit ratings:

	FitchRatings		S&P Global	
	Rating	Outlook	Rating	Outlook
International	A-	Stable	BBB+	Stable
National	AAA (tha)	Stable	-	-

(As of 1 April 19) (As of 28 Nov 18)

Financial Highlight



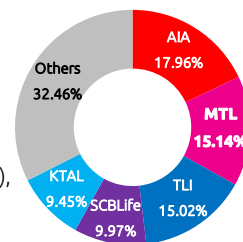
Remarks: 1. Asset data has been reviewed by the Certified Public Account.
2. Calculation of the Company’s capital is in accordance with Risk-Based Capital (RBC) regime.

Market Position

1 – 31 March 2019

▪ New Business Premium

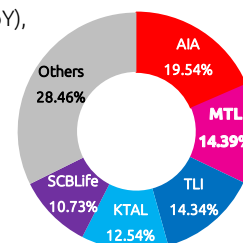
MTL ranked **No. 2** in life insurance industry equivalent to 2,333.41 MB, with growth of 31.41% (YoY), with market share at **15.14%**



▪ Renewal Premium

MTL ranked **No. 2** in life insurance industry equivalent to 5,481.10 MB, with growth of -32.07% (YoY), with market share at **14.09%**

New Business Premium



▪ Total Premium

MTL ranked **No. 2** in life insurance industry equivalent to 7,814.51 MB, with growth -20.62% (YoY), with market share at **14.39%**

Total Premium

▪ Overall Life Insurance Industry

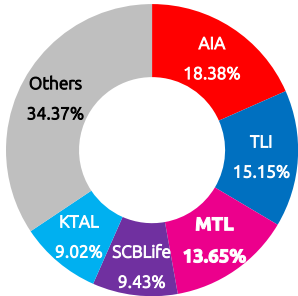
- ✓ New Business Premium of 15,415.33 MB with growth of -13.58% (YoY)
- ✓ First Year Premium of 38,895.61 MB with growth of -9.40% (YoY)
- ✓ Total Premium of 54,311.14 MB with growth of -10.63% (YoY)

Source: The Thai Life Assurance Association

January – March 2019

MTL No. 3 New Business Premium

which was equivalent to 5,183.57 MB,
with market share at **13.65%**



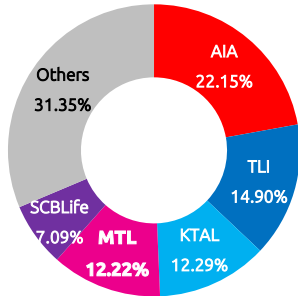
Industry: -17.91% growth (YoY)



➤ Life insurance industry recorded New Business Premium of 37,984.80 MB

MTL No. 4 First Year Premium

which was equivalent to 2,866.64 MB,
with market share at **12.22%**



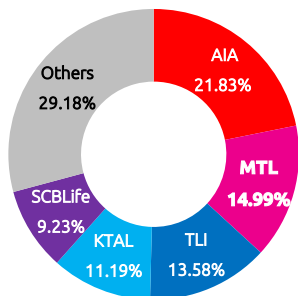
Industry: -4.30% growth (YoY)



➤ Life insurance industry recorded First Year Premium of 23,466.51 MB

MTL No. 2 Renewal Year Premium

which was equivalent to 16,511.25 MB,
with market share at **14.99%**



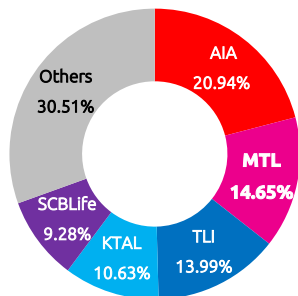
Industry: -5.39% growth (YoY)



➤ Life insurance industry recorded Renewal Year Premium of 110,125.98 MB

MTL No. 2 Total Premium

which was equivalent to 21,694.81 MB,
with market share at **14.65%**



Industry: -8.95% growth (YoY)



➤ Life insurance industry recorded Total Premium of 148,110.78 MB

Source: The Thai Life Assurance Association

 **IR Corner**

**International Insurance Regulators
“Discuss of Solutions for Unprecedented Risks”**

The Office of Insurance Commission (OIC) attended [The Joint Conference on Synergies between Insurance and Pensions](#) held by International Association of Insurance Supervisors (IAIS), The International Organization of Pension Supervisors (IOPS), and The Organization for Economic Co-operation and Development (OECD). The National Bank of Slovakia (NBS) is the host of this year’s convention, with more than 130 participants from 50 countries worldwide.

The objective is to brainstorm and discuss the issues of interest, for the financial regulators and other organizations across the world, including the practice corporate investment which takes [\(Environmental, Social and Governance: ESG\)](#) into consideration, technological advances, and challenges of governance in the new context of business.

The key issues of this meeting include Environmental, Social and Governance or ESG, which is the concept of sustainable development that investors deem significant for business endeavors, with the special regard to the three main responsibilities in the [environmental, social, and governance aspects](#). The historical statistics and studies show that investment with the regard to ESG is likely to have better profitable, eventually leading to the enterprises’ long-term growth and performance.

From the above conclusion, this year’s conference by OIC is considered an opportunity for exchanging thoughts and discussing unprecedented risks affecting insurance industry and other financial sectors. Several issues previously considered irrelevant have now become relevant to us, meaning that the context of business endeavors and governance have changed rapidly. OIC, as the regulator of insurance industry, needs to adapt to rapid changes as well as maintaining balances of the support for new business models, technological integration, and consumer protection.

Source: www.oic.or.th

★ Highlight Products

Muang Thai Premier Legacy 99/5, 99/10



More Detail



Create "High protection" with "Small money"*



Inherit assets effectively



Good health with discount**

* High life coverage when compared to the paid premium
 ** In case that the insured health checkup and healthier than standard according to the company's rules, will pay the preferred rate premium.

Elite Health Rider



More Detail

- (1) for coverage plan 4 only
- (2) for coverage plan 3 or 4 only
- (3) for coverage plan 2, 3 or 4 only



Inpatient and Outpatient Coverage

Receive medical expense benefit up to 100,000,000 Baht per year⁽¹⁾



Related Health Coverage

Annual health checkup, vaccination, dentistry, eye treatment, childbirth, and alternative medicine⁽²⁾



Anywhere, Anytime, Around the World

- 1) Thailand 2) Asia (29 countries only)
- 3) Worldwide: Excluding USA and US Minor Outlying Islands 4) Worldwide⁽³⁾

Remark:

- Underwriting is subject to the Company's regulations.
- Only applying with Life insurance agents.
- Benefit, conditions and coverage in details are subject to the terms and conditions as stated in the policy.
- Note: Consumer should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

More Products



★ ★ ★ ★ Awards & Recognition



Honorary Outstanding Insurance Company Award of 2017

Winner and Honor of the Prime Minister's Insurance Award 3 consecutive times (2008 2011 & 2015)

Life Insurance Company with Outstanding Management
 1st Place Award for 12 consecutive years (2006-2017)
 From Office of Insurance Commission



Life Insurance Company of the Year (2014, 2017 & 2018)

Asia Insurance Industry Awards 2013
 in Corporate Social Responsibility
 From Asia Insurance Review Magazine



Brand of the Year 2015-2016

Life Insurance Industry
 From World Branding Forum

ISO 27001

BUREAU VERITAS
 Certification



Information Security Management System

ISO 27001:2013 Ref. No. IND17.0416/U



Business Continuity Management System

ISO 22301:2012 Ref. No. 44 756 150640



International Standard Certification

ISO 9001:2015 Ref. No. TH98/1709



Superbrands Awards 2006-2018

From Superbrands Thailand

MTL Happenings



Muang Thai Life Assurance won "MARKETEER No.1 Brand Thailand 2018-2019"

21 May 19: Mr. Sara Lamsam, President and Chief Executive Officer, received the award "MARKETEER No.1 Brand Thailand 2018-2019" for Thailand's most popular brand under Life Insurance category. Muang Thai Life Assurance won the mentioned award for 2 consecutive years. The popular brand survey was conducted by Kadence International (Thailand) Company Limited among actual customers nationwide and hosted by Marketeer Magazine, the leading marketing magazine.

Muang Thai Life Assurance with Determination for Ceaselessly Innovative Insurance Progress

3 May 19: Mr. Sara Lamsam, President and Chief Executive Officer, announced the Company had signed academic agreement with Thammasat University and King Mongkut's Institute of Technology Ladkrabang to enhance life insurance technology, research, and employee/student development. At the same time, this cooperation is aimed to strengthen knowledge, leading to innovative products and services in the technological and corporate aspects. Moreover, the objective is to promote and encourage scientific advances and technologies involving insurance business, data science and analytics, which are relevant and innovative. This also includes actuary, big data, and Blockchain, etc.



Find MTL on

